

## REMARKS

The Patent and Trademark Office Communication dated June 7, 2011 entering the amendment to claim 7 and continuing the rejection of claims 1-14, all the claims pending, has been carefully considered. Applicants appreciate the detailed nature of the Examiner's comments. The analysis of the Examiner has clarified the nature of her rejection to the claims and the apparent difference of opinion concerning the meaning of the term "account management" as applied to the USIM applet in view of the cited references. Applicants have amended the two independent claims to incorporate additional terminology to clarify the intended meaning of the features that distinguish applicants' claimed invention from the teachings of the art of record whether taken individually or in combination. Applicants believe that the application is now in condition for allowance and action to that end is respectfully requested.

Dated: July 7, 2011

A handwritten signature in black ink, appearing to read "Richard Esty Peterson", with a large, stylized flourish at the end.

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